

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LORENZO GRAHAM § Case No.: 08-19745  
SHEILA HALL GRAHAM §  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2008.
- 2) This case was confirmed on 11/03/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/20/2010.
- 6) Number of months from filing to the last payment: 25
- 7) Number of months case was pending: 29
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 36,000.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 4,810.00
Less amount refunded to debtor	\$ 329.49
<b>NET RECEIPTS</b>	<b>\$ 4,480.51</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 305.84
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,805.84

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ASSOCIATES CITIBANK	UNSECURED	2,611.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	4,876.00	4,813.23	4,813.23	70.50	.00
ECAST SETTLEMENT COR	UNSECURED	1,144.00	1,144.92	1,144.92	16.77	.00
ECAST SETTLEMENT COR	UNSECURED	3,987.00	2,611.13	2,611.13	38.24	.00
DIRECT MERCHANTS BAN	UNSECURED	3,609.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	3,749.00	3,749.65	3,749.65	54.93	.00
DISCOVER PERSONAL LO	UNSECURED	23,102.00	23,193.82	23,193.82	266.21	.00
PRA RECEIVABLES MANA	UNSECURED	3,604.00	3,507.28	3,507.28	51.38	.00
PREMIER BANK CARD	UNSECURED	332.00	313.53	313.53	.00	.00
ECAST SETTLEMENT COR	UNSECURED	4,523.00	4,523.35	4,523.35	66.26	.00
ECAST SETTLEMENT COR	UNSECURED	628.00	628.95	628.95	.00	.00
SPIRIT OF AMERICA NA	UNSECURED	471.00	471.67	471.67	.00	.00
MARQUETTE BANK	UNSECURED	NA	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	46.00	NA	NA	.00	.00
MARQUETTE NATIONAL B	UNSECURED	3,803.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	65.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	1,197.00	1,147.43	1,147.43	16.81	.00
LVNV FUNDING	UNSECURED	308.00	308.89	308.89	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	715.00	715.32	715.32	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	355.00	362.46	362.46	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,569.00	1,598.22	1,598.22	18.34	.00
ROUNDUP FUNDING LLC	UNSECURED	490.00	490.29	490.29	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	294.00	281.31	281.31	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC	SECURED	21,087.00	20,703.79	.00	.00	.00
CITIMORTGAGE INC	SECURED	282,445.00	280,917.92	.00	.00	.00
BANK OF AMERICA	SECURED	25,000.00	25,459.05	.00	.00	.00
BANK OF AMERICA	UNSECURED	779.00	NA	NA	.00	.00
WYNDHAM VACATION RES	SECURED	264.00	14,529.54	.00	.00	.00
WYNDHAM VACATION RES	UNSECURED	NA	123.02	123.02	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,987.00	3,987.82	3,987.82	58.42	.00
GMAC	OTHER	NA	NA	NA	.00	.00
IL STATE DISBURSEMENT	OTHER	NA	NA	NA	.00	.00
SHAWN JONES	OTHER	NA	NA	NA	.00	.00
SHERYL GILMORE	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,333.89	1,333.89	15.31	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	1.50	1.50	.00
VERSIE GRAHAM	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>1.50</u>	<u>1.50</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	<b>1.50</b>	<b>1.50</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>55,306.18</b>	<b>673.17</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,805.84
Disbursements to Creditors	\$ 674.67

**TOTAL DISBURSEMENTS:** \$ 4,480.51

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.